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5 CW: Okay, let's do, do some business, okay, let's make some money, okay, okay. Uh,
6 this is \$5,000, okay, I want you to count it okay, here, Bismillah

7 MH: Bismillah

8 CW: Okay, and the 45,000 will be coming, like I have to give them something, you
9 know the instrument, and that will be coming like, in a, I would say probably
0 couple of weeks from now, okay, cause you needed money, then I have

1 MH: yeah

2 CW: to get that, you know.

3 MH: Inshallah

4 CW: Because though, uh, because the last time I showed you, you know when I have
5 to send this in, then they will give me \$45,000, \$50,000, okay. This is the part of
6 the missile that I showed you.

7 MH: Oh, yeah

8 CW: So as soon as it come, I'll give you, this is \$5,000, so next couple of weeks, or
9 less, I'll get you more money.

10 MH: Inshallah its no problem, see, actually, I didn't need all that, I just needed to keep
11 going, just so I can, uh, pay the bills.

12 CW: Lets

13 If Inshallah give you Inshallah guarantee.

14 CW: Yeah, its 5,000

15 YA: This fifty yeah.

01 CW: Okay.

02 MH: Jazak Allah Kheir, Its five, five thousand

03 CW: At least you can start your work with it.

04 MH: I can, I can, I can start it, uh

05 CW: Uh-hum, so then uh in next couple of weeks it comes more then, okay.

06 MH: Inshallah

07 CW: As soon as it come more, I'll call you up, okay, to let you know, what, uh, when it

08 comes, so you, you should write down this \$5,000. How you want to do it

09 brother?

10 YA: (UI)

11 CW: Yeah, Okay, Jazak Allah, you write it down, you write it down

12 YA: I cannot write English Brother

13 CW: Write Arabic, you want to write it?

14 :MH: No, you, you write it down and then

15 CW You just write it down, what you, uh, received \$5,000 you know say, what you

16 want to write down, uh hum... Which part of Iraq are you from?

17 YA: I'm from north.

18 CW: From the north

19 YA: yeah

20 CW: What town?

21 YA: Sulamaniyyah

22 CW Sulamanicah?

23 : Sulaymaniyyah

24 CW: Sulaymaniyyah?

25 YA: Yeah

01 CW: Okay, is it very close to Kabala?

02 YA: No, Kabala is south

03 CW: Oh, Kabala is south

04 YA: yeah.

05 CW: I thought Kabala was in north.

06 YA: No, Kabala (UI)

07 CW: (UI) I, I have a dream of going to Kabala

08 YA: Yeah, Inshallah

09 CW: Wallaho A'zam, I have a dream of Kabala, of going there. I'm going to go to

10 Kabala, Inshallah. Which, uh, how far is from Basra from your hometown.

11 YA: Kabala?

12 CW: No, your hometown, Sulaymanyah?

13 YA: Oh, this is, uh, from the..

14 CW: From Iraq, from Baghdad, sorry.

15 YA: From Baghdad, around, maybe, around 400 something kilometers.

16 (UI) it is eight hour drive.

17 CW: Where you come from, are there more Sunni or more Shia?

18 YA: No, Sunni.

19 CW: Oh you. Are you Sunni too, right?

20 YA: Yeah

21 CW: You are Sunni.

22 YA: Yeah

23 : Okay

24 YA: The area it is not Shia

25 CW: Oh, it is all Sunni

01 YA: Yeah

02 CW: And, uh, that, uh, the place (UI), Sunni, Shia, and, uh, Sunni, Shia, then what

03 the other people in the north?

04 YA: Kurdish

05 CW: Huh?

06 YA: Kurdish

07 CW: Kurdish, okay

08 YA: (UI)

09 CW: Your not Kurdish, right?

10 YA: They say to, they should to say, Sunni and Shia because the Kurdish people have

11 Sunni too.

12 CW: Oh Kurdish have Sunni too?

13 YA: Yeah

14 CW: Okay

15 YA: They have Sunni, but they don't want because if they do that, Sunni, Kurdish

16 people.

17 MH: <You have a> phone <call>

18 CW: Sha, Shahed Hussain

19 CW: (Phone rings) (talking aside-Hello, okay, sure, okay, okay, uh same to you, thank

20 you, sir). <Yes sir.>

21 MH: No, It's so difficult to [UI]-

22 CW: Shahed Hussain.

23 MH: S H

24 CW: <This> -S H

25 MH: S H A

01 CW: H

02 MH: H

03 CW: E

04 MH: E

05 CW: D, Hussain

06 MH: H U

07 CW: A I N

08 MH: Shahed Hussain

09 CW: Uh-hum

10 MH: <Put the> check <and> [UI]

11 CW: Right.

12 MH: [UI]

13 YA: Inshallah

14 MH: My signature

15 CW: Yeah sure. So what are you gonna to do with this \$5,000? Lets go and uh

16 MH: No, I gonna give uh some of my plumber and things like. Inshallah, but I'm

17 gonna put it in work, see, they gonna come, make money and then, Inshallah, I'm

18 gonna, I'm gonna pay you by check, every month, like I, we agreed, \$2,000.

19 CW: Are you gonna write me a check right now? Give me two checks right now?

20 MH: I gonna, I gonna write you check because you gave me 5,000, right, I gonna, I

21 gonna write you check, let me put in the bank.

22 CW: No, I won't cash it, till, the, you, put the date up there, like I

23 I: I, I don't think I, I brought...

24 CW: Okay

25 MH: ...I brought check , I didn't understood, what we...

01 CW: No because I told you yesterday, you can bring check, just write the date, when,
02 when I have to cash it, so then you can write the date, then I'll, I'll go, I'll put the
03 bank, the check in that time of the month, then I don't have to call you back,
04 Where's my check, where's my check.

05 MH: Yeah, yeah, I know

06 CW: You understand that, thats what I was..okay. You couldn't put a date on that, you
07 know?

08 MH: I can drop you a...

09 CW: Sure, sure, I can pick you up on that.

10 MH: Inshallah no problem

11 CW: Okay, no problem I can

12 MH: Inshallah I, I just, I couldn't understand, I even, I even didn't know you were
13 gonna pay me.

14 CW: Oh, I told you that

15 (Pause)

16 (Telephone ringing)

17 MH: Do you have a fax?

18 CW: I'll pick it up from you, anyhow ...okay

19 MH: Its good enough?

20 CW: Yeah, [UI]

21 MH: [UI]

22 CW: It doesn't work.

23 I: [UI], Inshallah

24 CW: I'll, I'll pick it up from you, okay, from the mosque, okay you want to make a
25 copy of this?

01 YA: Sure, I will make copy, I will copy for you and

02 CW: Yeah, a copy for you, okay.

03 YA: I take this piece from you, just detach.

04 CW: Yeah, we can do that, its nothing, its just (UI).

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22 MH: Yeah, I, I actually misunderstood the check, I, I gonna, I gonna

23 V: Just give it to Brother, I'll pick it up from him, okay.

24 MH: Is the check writing, the way? Is it gonna, blank, anything.

25 CW: Just my name, uh, just write on my company name, HAYS DISTRIBUTOR, okay,

- 01 okay
- 02 MH: (UI)
- 03 YA: Is it better for you by check or by...
- 04 CW: The check, you know, just write the check, you know I don't have to call Brother
- 05 Mosharref and Brother Mosharref really needs the money, you know, I don't do it,
- 06 I'll never do that, you know. If he gives me check, its fine with me, you know.
- 07 Just write on this name, okay, okay, thats my business.
- 08 MH: The first your name and then...
- 09 CW: No just business
- 10 MH: Yes, okay, Inshallah
- 11 CW: Okay just business name
- 12 YA: Inshallah
- 13 CW: Sorry, you will get back from this so you will drop it today? Brother, I will
- 14 pick it up from him.
- 15 MH: yeah
- 16 CW: Okay, we'll be there.
- 17 YA: Inshallah
- 18 MH: You guys gonna, whose date are gonna be because Monday I'm gonna put money
- 19 to the escrow.
- 20 CW: You don't have, look, listen to me, if you put money from two weeks from now,
- 21 okay, just write two weeks from now, what is, today is, uh, what date is today?
- 22 YA: 2
- 23 I: The second
- 24 CW: Uh, today is the second
- 25 MH: January 2
-

01 CW: January 2, so say ten days from now, so 12th, write 12th from there, you know,

02 12th of January, okay. So I don't have to go the bank till the 12th of January,

03 right. Yes or no.

04 MH: I mean...

05 CW: You put like 2,000, 2,000, January 2, or 20th and, just like ten days after that put

06 another one, so then, when I get the 40,000, \$45,000, next couple of weeks, I'll

07 give you that too and so you can give me the checks, so once you give me the

08 checks and put dates on that then we can forget about that, you know.

09 MH: So what, whatever, what is my inventory, what is my rent, (UI), and income, I'm

10 gonna put inside the bank.

11 CW: True

12 MH: So, it is gonna be staying there.

13 CW: True, one day before, I'll tell you here, Brother Mosharref I'm going to cash the

14 check tomorrow because the due dates are on that day. I'll write on the piece of

15 paper when the dates are. What dates I'm going to cash it and then I'll call you one

16 day before. Brother Mosharref, I'm gonna cash this check on the 12th or the

17 13th, you know and then you should know uh that the bank would be cashing and

18 I'll be going to the bank be cashing it on the 12th or 13th, you know..

19 MH: Inshallah

20 CW: For January or December, or November, whatever the dates we write on the

21 checks, I'll write on a piece of paper and give it to you too, so you should keep in

22 your mind, you know?

23 I: Yeah, okay

24 CW: That's how it is, you know so then, that's how it gonna work, right Brother

25 YA: Inshallah (UI)

01 CW: No, but uh

02 MH: \$2,000 every month so...

03 CW: \$2,000 every, every thing, you know. This is a trial basis, you know. This is

04 just a small trial basis, okay.

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02 but suppose, like month, two months, from now, if I need \$10,000,

03 I can get from you right?

04 MH: Oh, yeah

05 CW: After forty, thirty six thousand

06 MH: Oh, yeah, definitely, Inshallah

07 CW: Yeah, if I need like to put more money in my house or something like that (UI)

08 brother can give me \$10,000, no problem right?

09 MH: No its not, because that time, that time I will have enough

10 generated, generate enough money

11 CW: UI Mashallah

2 MH: So I can, so its no problem

13 CW: Mashallah, Mashallah, Mashallah

14 MH: At the same time, my business also generate enough money, but I have to show a

15 lot of tax.

16 CW: Oh, do you show a lot of taxes or no?

17 MH: No, I, I just show whatever I earn

18 CW: Uh-hum

19 MH: You know every 3 quarter I pay like uh 2000, 1500

20 CW: But you generate more taxes, more than business than that.

21 MH: Actually, I don't know Allah wa 'Alam, I don't know, gonna get punished or not I

22 just only like the delivery

23 CW: Okay

24 MH: Sometime I could'nt show

25 CW: Uh, you don't show the deliveries

1 A: Deliveries and things like that.

2 CW: But do you, aren't you talking the cash register too or no?

3 MH: No, I, nah, I punch the cash register

4 CW: Okay, but you don't show it to the tax people

5 MH: No, I show it, I show that

6 CW: Okay

7 MH: I show that, just only, uh, like the deliveries, tips.

8 CW: That's why I ask you a question, you know, this is one question, I said, what

9 CW: happen you break American laws or you don't break Allah laws. That's one of the

10 questions, you know?

11 MH: No, no, see this is the things, I, I was confused, I thought I (UI) brother, There is

12 two things. In Islamic law, for example, Allah Subhana wa'antala, (UI), that you spend

13 all of, you spend, you earn, all, everything, whatever you spend, after that,

14 whatever you leftover and 21/2%, he pay (UI).

15 CW: That's how it is Brother?

16 YA: Zakat

17 CW: Zakat

18 MH: Yeah, so, what, that's Inshallah, I do, but the same time American law and, and ,

19 and, if I am hungry, if I am dying, and also Islamic law, I, I don't have to pay

20 anything, but right now, like for example this year, when I bought a house and

21 things like that and I didn't have nothing, anything in cash.

22 CW: Uh-hum

23 MH: So perhaps I didn't pay enough money to the zakat but I have to pay

24 what you call the United States, whatever, you know, the fix, my house, and ...

25 CW: Is that gunnah? Is that sin Brother?

1 H: No

2 CW: What he saying?

3 MH: No, I'm saying, like for example Islamically, you need negotiation, UI that I have

4 and, and, and based on your knowledge wallah, I have \$20,000 this year, after

5 (UI) over 2 1/2 % paid whatever you don't have, you don't pay. Now this

6 American, they, they don't want to listen whether you have or not. You must pay.

7 CW: If you made money, you must pay. That's the American law, right? But if you

8 have to receive sales tax from the people you must give them back because that's

9 the holding of sales tax.

10 MH: No, that's already, that already the people money, I already paid them. That's what

11 I am saying.

12 W: Uh-hum

13 MH: Like if what sometime, sometime 2000

14 CW: The same with me too, you know, if I do phone card business, which I do phone

15 cards business, the people pay me, I have to claim to the, uh to the sales tax, that

16 this is a holding sales tax. I have to give them back but there's some stuff that I

17 don't give them because they are not entitled to that. It goes right into my income,

18 income of them, how much I paid because of the DBA, doing business as, its like

19 another corporation.

20 MH: And, and so what happen the delivery I don't show because I don't, I don't claim

21 that my gas money, I don't claim my insurance money, whatever my car insurance,

22 and etcetera, and things like that, you know, so therefore I am thinking because of

23 the delivery and I am not.

24 CW: How much, how much delivery do you do?

25 MH: Uh, like uh, usually, usually, more like 7, \$800, delivery

1 /: A day.

2 MH: Yeah, but right now its

3 CW: So that is seven hundred, eight dollars, comes up to say 750.

4 MH: Not, not every day, you know like every day, you say like 500

5 CW: Okay, lets say 500, okay, so 500 times 30, comes to \$15,000

6 MH: \$15,000. But right now, It reduced way.

7 CW: Uh-hum

8 MH: You know, just, I'm talking about the past year and things like that, its like

9 between what 300, 250.

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